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CONFIRMATION NO. 1348

<b>SERIAL NUMBER</b> 10/531,459	<b>FILING OR 371(c) DATE</b> 04/14/2005 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3625	<b>ATTORNEY DOCKET NO.</b> 123512	
<b>APPLICANTS</b> Frank Cuypers, Zurich, SWITZERLAND; <b>** CONTINUING DATA *****</b> This application is a 371 of PCT/CH03/00612 09/10/2003 <b>** FOREIGN APPLICATIONS *****</b>					
Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance Verified and Acknowledged _____ Examiner's Signature _____ Initials _____		<b>STATE OR COUNTRY</b> SWITZERLAND	<b>SHEETS DRAWING</b> 7	<b>TOTAL CLAIMS</b> 23	<b>INDEPENDENT CLAIMS</b> 5
<b>ADDRESS</b> 25944					
<b>TITLE</b> System and method for automated establishment of experience ratings and/or risk reserves					
<b>FILING FEE RECEIVED</b> 1450	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		